

Claims

1. Method for the identification of a user (1) and
generation of an action authorization for the user (1),
5 with the aid of a mobile terminal (11) and an
identification module (2),
having the following steps:
 - a) Transmission (5) of an action authorization request
together with an identification code from the mobile
10 terminal (11) to the identification module (2), whereby
the action authorization request indicates the type and
at least one parameter of the action authorization
requested,
 - b) Checking by the identification module (2) as to
15 whether an action authorization with the at least one
parameter is permissible for the identification code,
and, if it is permissible:
 - c) Generation (6) of an action code for the action
authorization requested by the identification module
20 (2), whereby the action code records, in relation to at
least one third location, a clearance for the action
with the at least one parameter by the identification
module, and
 - d) Sending (7) of the action code from the
25 identification module (2) to the mobile terminal (11).
2. Method according to Claim 1, characterized in that
the validity of the action code is time-limited and/or
the maximum number of action authorizations for which
30 the action code is valid is limited.
3. Method according to Claim 1 or 2, characterized in that
in step a), a personal identification number of the

user (1) is additionally sent by the mobile terminal (11) to the identification module (2).

4. Method according to any one of Claims 1 to 3,
5 characterized in that the communication that takes place between the mobile terminal (11) and the identification module (2) is at least partially encoded.

5. Method according to any one of Claims 1 to 4,
10 characterized in that the communication between the mobile terminal (11) and the identification module (2) is carried out at least partially by means of a data channel, such as for example an SMS message of the GSM Standard.

15 6. Method according to any one of Claims 1 to 5, characterized in that in the communication between the mobile terminal (11) and the identification module (2) data is used that is read out from a data carrier in
20 the mobile terminal (11).

7. Method according to Claim 6, characterized in that the data carrier is a card with memory function located in the mobile terminal (11).

25 8. Method according to Claim 7, characterized in that the data carrier takes the form of a SIM card.

9. Method according to any one of Claims 1 to 8,
30 characterized in that in step a) a plausibility check is additionally carried out, in that, for example, network information is sent to the identification module that relates to the network used for the

transmission in step a).

10. Method according to Claim 9, characterized in that
the network information contains details relating to a
5 provider and/or the radio cell used in step a).
11. Method according to any one of Claims 1 to 10,
characterized in that the action code is shown on the
display of the mobile terminal (11), but is not stored
10 on a data carrier in the mobile terminal (11).
12. Method according to any one of Claims 1 to 11,
characterized in that information relating to the
action to which step a) relates is deposited in a data
15 carrier of the mobile terminal (11).
13. Method according to Claim 12, characterized in that
the information from the mobile terminal (11) is read
out and/or transferred to another device.
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14. Method according to any one of Claims 1 to 13,
characterized in that in step d) the action code and/or
an identification number is additionally sent (77) by
the identification module (2) to a terminal (3) of the
25 third location.
15. Method according to Claim 14, characterized in that
the communication between the identification module (2)
and the terminal (3) is carried out via an air
30 interface.
16. Method according to Claim 14 or 15, characterized in
that the communication carried out between the

identification module (2) and the terminal (3) is at least partially encoded.

17. Method according to any one of Claims 14 to 16,
5 characterized in that the terminal (3) is a terminal of a payment addressee.
18. Method according to any one of Claims 14 to 17,
10 characterized in that a procedure at a cash desk can be initiated by means of the terminal (3).
19. Method according to any one of Claims 14 to 18,
15 characterized in that a procedure at and/or in an automatic cash dispenser can be initiated by means of the terminal (3).
20. Method according to any one of Claims 14 to 19,
20 characterized in that a closable door can be opened by means of the terminal (3).
21. Method according to any one of Claims 14 to 20,
25 characterized in that a ticket can be printed out by means of the terminal (3).
22. Method according to any one of Claims 14 to 21,
30 characterized in that in a further step e) (8) a message is sent from the mobile terminal (11) to the identification module (2), whereby the action to which the step a) relates is terminated by step e).
23. Method according to Claim 22, characterized in that the message contains an identification number.

24. Method according to any one of Claims 14 to 21,
characterized in that in a further step e) (8') a
message is sent from the mobile terminal (11) to the
5 terminal (3), whereby the action to which step a)
relates is terminated by step e).
25. Method according to Claim 24, characterized in that
the communication between the mobile terminal (11) and
10 the terminal (3) is carried out via an air interface.
26. Method according to Claim 24 or 25, characterized in
that the communication carried out between the mobile
terminal (11) and the terminal (3) is at least
15 partially encoded.
27. Method according to any one of Claims 24 to 26,
characterized in that the communication between the
mobile terminal (11) and the terminal (3) is carried
20 out at least partially by means of a data channel, such
as, for example, an SMS message of the GSM Standard.
28. Method according to any one of Claims 24 to 27,
characterized in that the message contains an
25 identification number.
29. Method according to any one of Claims 14 to 21,
characterized in that in a further step e), a message
is sent from a transmitter device via a
30 telecommunications network to the terminal (3), whereby
the action to which step a) relates is terminated by
step e).

30. Method according to Claim 29, characterized in that the communication that takes place between the transmitter device and the terminal (3) is at least partially encoded.

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31. Method according to Claim 29 or 30, characterized in that the message contains an identification number.

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32. Method according to any one of Claims 29 to 31, characterized in that the transmitter device is a personal computer.

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33. Method according to any one of Claims 29 to 32, characterized in that the telecommunications network is the Internet.

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34. Use of a method according to any one of the foregoing Claims, for requesting a checklist code within the framework of e-banking, whereby in step a) additional information relating to the bank concerned and the account concerned is sent by the mobile terminal (11) to the identification module (2), and the action code represents the checklist code requested.

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35. Use of a method according to any one of the foregoing Claims, for requesting the use of an automatic cash dispenser, whereby in step a) additional information relating to the cash dispenser concerned is sent by the mobile terminal (11) to the identification module (2), access to the cash dispenser can be made possible by the terminal (3), and the access to the cash dispenser is initiated by step e).

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36. Use of a method according to any one of the foregoing Claims, for requesting the opening of a door in a door lock system, whereby the door can be opened with the aid of the terminal (3), and the opening of the door is initiated by step e).
37. Use of a method according to any one of Claims 22 to 33 for casting a vote within the framework of an e-voting system, whereby the terminal (3) is a server, and the third party location is the party conducting the e-voting, and the vote is cast in step e).
38. Method for the conduct of a payment procedure between a user (1) of a mobile terminal (11) with the aid of the mobile terminal (11), an identification module (2), and a payment terminal (3) of a payment recipient, having the following steps:
- a) Transmission (5) of a payment authorization request for the payment procedure, together with an identification code from the mobile terminal (11) to the identification module (2), whereby the authorization request provides parameters for the payment authorization being requested,
 - b) Checking by the identification module (2) as to whether a payment authorization for the identification code is permissible with the at least one parameter, and, if this is permissible:
 - c) Generation (6) of a transaction code for the payment procedure requested by the identification module (2),
 - d) Transmission (7, 77) of the transaction code from the identification module (2) to the mobile terminal (11) and the payment terminal (3), whereby the

transaction code indicates in relation to the payment terminal (3) that the user identified is authorized to carry out the payment procedure specified by the parameter.

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39. Method according to Claim 38, characterized in that the validity of the transaction code is time-limited and/or the transaction code is only valid for a limited number of times.

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40. Method according to Claim 38 or 39, characterized in that in step a), a personal identification number of the user (1) is additionally sent from the mobile terminal (11) to the identification module (2).

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41. Method according to one of Claims 38 to 40, characterized in that in step d), a further identification number known to the user (1) of the mobile terminal (11) is sent by the identification module (2) to the payment terminal (3), and in that, in a further step e), the further identification number is transmitted by the user (1) to the payment terminal (3) and/or is entered into the payment terminal (3).

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- 25 42. Method according to Claim 41, characterized in that the termination of the payment procedure is initiated by step e).

- 30 43. Method according to one of Claims 38 to 42, characterized in that in step d) a maximum amount for the payment, as a payment framework, is additionally sent from the identification module (2) to the payment terminal (3).

44. Method according to one of Claims 41 to 43,
characterized in that in step e) the specific payment
amount is additionally transmitted to the payment
terminal (3) or is input into the payment terminal (3).

45. Method for the handling of a payment procedure between
a user (1) of a mobile terminal (11) and a payment
recipient, with the aid of the mobile terminal (11), an
identification module (2), and a payment terminal (3)
of the payment recipient, whereby the communication
between the mobile terminal (11), the identification
module (2) and the payment terminal (3) is carried out
in each case via an air interface, having a first phase
with the following steps:

a1) Transmission (5) of an authorization request for
the payment procedure, together with an identification
code and a maximum amount for the payment as a payment
framework from the mobile terminal (11) to the

identification module (2),

a2) Checking by the identification module (2) as to
whether an authorization for the identification code is
permissible, and, if it permissible:

a3) Generation (6) of a transaction code for the
payment procedure requested by the identification
module (2),

a4) Transmission (7, 77) of the transaction code from
the identification module (2) to the mobile terminal
(11) and to the payment terminal (3), and transmission
(77) of the payment framework from the identification
module (2) to the payment terminal (3), further having
a phase following in time with the following step:

b1) Conclusion of the payment procedure by the

transmission or input of a code into the payment terminal (3), as a result of which the payment procedure is concluded.

- 5 46. Method according to Claim 45, characterized in that the time duration and/or the maximum number of the transaction authorizations for which the transaction code is valid is/are restricted.
- 10 47. Method according to Claim 45 or 46, characterized in that in step a1) a personal identification number of the user (1) is additionally sent from the mobile terminal (11) to the identification module (2).
- 15 48. Method according to any one of Claims 45 to 47, characterized in that in step a4) a further identification number known to the user (1) of the mobile terminal (11) is additionally sent from the identification module (2) to the payment terminal (3),
20 and in that, in a further step a5) the further identification number is transmitted from the user (1) to the payment terminal (3) and/or is entered into the payment terminal (3).
- 25 40. Method according to any one of Claims 45 to 48, characterized in that the payment framework requested in step a1) is checked by the identification module (2) with the aid of information in this respect relating to a financial institution entrusted with the payment
30 procedure.
50. System for the performance of a method according to any one of Claims 1 to 33, having a mobile terminal (11),

an identification module (2), and a terminal (3),
characterized in that the communication between the
mobile terminal (11), the identification terminal (2),
and the terminal (3) is carried out in each case via an
5 air interface.

51. System for the performance of a method according to
any one of Claims 38 to 49 having a mobile terminal
10 (11), an identification module (2), and a payment
terminal (3), characterized in that the communication
between the mobile terminal (11), the identification
terminal (2), and the payment terminal (3) is carried
out in each case via an air interface.
- 15 52. Mobile terminal (11), programmed for carrying out a
method according to any one of Claims 1 to 33 and 38 to
49.
- 20 53. Identification module (2), programmed for carrying out
a method according to any one of Claims 1 to 33 and 38
to 49.
- 25 54. Terminal (3), programmed for carrying out a method
according to any one of Claims 1 to 33.
55. Payment terminal (3), programmed for carrying out a
method according to one of Claims 38 to 49.
- 30 56. Software program, characterized in that it enables the
implementation of a method according to any one of
Claims 1 to 33 and 38 to 49.